

In re:  
Luis Alberto Montalvo  
Debtor

Case No. 22-10203-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 04, 2022

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db	+ Luis Alberto Montalvo, 4038 Lawndale Street, Philadelphia, PA 19124-5224
14664835	+ Arcon Credit Solutions LLC, 8425 Seasons Parkway, Suite 106, Saint Paul, MN 55125-4392
14664842	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
14664843	Fortiva, Payment Processing, PO Box 650721, Dallas, TX 75265-0721
14664844	Glass Mountain Capital LLC, 1375 East Woodfield Road, Suite 400, Schaumburg, IL 60173-5426
14664845	Home Depot Credit Services, PO Box 70600, Philadelphia, PA 19176-0600
14664846	+ Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
14664849	Northstar Location Services, LLC, Attn: Financial Services Department, 4385 Genesee Street, Buffalo, NY 14225-1943
14664850	+ Receivable Collection Services, LLC, 170 Jericho Turnpike, Suite 204, Floral Park, NY 11001-2024
14664858	+ Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005
14664860	+ Teachers Federal Credit Union, 102 Motor Parkway, Hauppauge, NY 11788-5109
14664861	Village Capital & Investments, LLC, PO Box 679118, Dallas, TX 75267-9118

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dmo160west@gmail.com	Feb 04 2022 23:39:00	DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
tr	+ Email/Text: bncnotice@ph13trustee.com	Feb 04 2022 23:39:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Feb 04 2022 23:39:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 05 2022 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 04 2022 23:39:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreign03.ph.ecf@usdoj.gov	Feb 04 2022 23:39:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14664833	Email/Text: Bankruptcy@absoluteresolutions.com	Feb 04 2022 23:39:00	Absolute Resolutions Investments, LLC, 8000 Norman Center Drive, Suite 350, Minneapolis, MN 55437
14664831	Email/Text: Bankruptcy@absoluteresolutions.com	Feb 04 2022 23:39:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Feb 04, 2022

Form ID: 309I

Total Noticed: 38

14664834	+ EDI: GMACFS.COM	Feb 05 2022 04:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14664836	+ EDI: TSYS2	Feb 05 2022 04:38:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14664839	Email/Text: megan.harper@phila.gov	Feb 04 2022 23:39:00	City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14664841	Email/Text: customercareus@creditcorpsolutionsinc.com	Feb 04 2022 23:39:00	Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070
14664837	+ EDI: CAPITALONE.COM	Feb 05 2022 04:38:00	Capital One, N.A., PO Box 30273, Salt Lake City, UT 84130-0273
14664838	+ Email/Text: bankruptcy@cavps.com	Feb 04 2022 23:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14665650	+ Email/Text: bankruptcy@cavps.com	Feb 04 2022 23:39:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14664840	+ Email/Text: clientservices@credit-control.com	Feb 04 2022 23:39:00	Credit Control, LLC, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
14666115	+ EDI: MID8.COM	Feb 05 2022 04:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14664847	EDI: MID8.COM	Feb 05 2022 04:38:00	Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
14664848	+ EDI: MID8.COM	Feb 05 2022 04:38:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
14664851	+ EDI: DRIV.COM	Feb 05 2022 04:38:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14664854	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank, PO Box 96006, Orlando, FL 32896-0006
14664853	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
14664852	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
14664855	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank / eBay Mastercard, PO Box 530939, Atlanta, GA 30353-0939
14664856	+ EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14664857	EDI: RMSC.COM	Feb 05 2022 04:38:00	Synchrony Bank/Care Credit, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14664832	*P++	ABSOLUTE RESOLUTIONS CORPORATION, 8000 NORMAN CENTER DRIVE SUITE 350, BLOOMINGTON MN 55437-1118, address filed with court:, Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
14664859	*+	Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Feb 04, 2022

Form ID: 309I

Total Noticed: 38

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Luis Alberto Montalvo dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com
REBECCA ANN SOLARZ	on behalf of Creditor VILLAGE CAPITAL & INVESTMENT LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1:	<u>Luis Alberto Montalvo</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-10203-elf		
	Social Security number or ITIN:	xxx-xx-2719	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	1/27/22

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Luis Alberto Montalvo	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4038 Lawndale Street Philadelphia, PA 19124	
<b>4. Debtor's attorney</b> Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: dmo160west@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 2/4/22

**For more information, see page 2**

